



IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicants: WILCOX et al. Docket No.: 354533-00201 (346327)  
Serial No.: 09/292,887 Group Art Unit: 3622  
Filed: April 16, 1999 Examiner: Champagne, Donald  
For: **SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE  
PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF  
INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD**

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

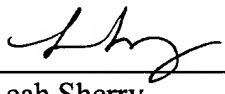
**PATENT ISSUE FEE TRANSMITTAL UNDER 37 CFR 1.311**

Enclosed herewith for filing in the above-identified patent application:

- ☒ Part B - Fee(s) Transmittal (PTOL-85);
- ☒ Supplemental Information Disclosure Statement;
- ☒ Supplemental Form PTO-1449 with copy of cited reference; and
- ☒ Postcard for date-stamped return as confirmation of receipt of above.
- ☒ FEE (37 CFR 1.18(a): Please charge/credit Deposit Account No. 50-2778 the amount of \$1,430 as payment for the Issue Fee (\$1,400), and Advance Order Fee (\$30) or for any deficiency/overpayment.

Respectfully submitted,

Dated: November 15, 2005

  
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**CERTIFICATE OF MAILING (37 CFR 1.10(a))**

CERTIFICATE OF MAILING BY "EXPRESS MAIL" - Rule 10: I hereby certify that this correspondence is being deposited on November 15, 2005 with the U.S. Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 as EL 989 610 645 US addressed to: Mail Stop Issue Fee, Commissioner for Patents, P.O. Box 1450, Alexandria, VA, 22313-1450

Date: November 15, 2005

  
Yvette Yturbe-Owen